

FIRST EAGLE BANCSHARES, INC.

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 1492956	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$332	\$337	1.4%		
Loans	\$219	\$204	-7.2%		
Construction & development	\$22	\$22	-0.4%		
Closed-end 1-4 family residential	\$23	\$22	-4.6%		
Home equity	\$33	\$26	-21.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-91.0%		
Commercial & Industrial	\$3	\$4	17.2%		
Commercial real estate	\$79	\$73	-8.7%		
Unused commitments	\$30	\$25	-14.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$17	17.9%		
Asset-backed securities	\$0	\$0	0.0%		
Other securities	\$76	\$96	26.4%		
Cash & balances due	\$5	\$4	-23.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$288	\$284	-1.2%		
Deposits	\$261	\$258	-1.0%		
Total other borrowings	\$24	\$23	-4.4%		
FHLB advances	\$18	\$21	18.3%		
Equity					
Equity capital at quarter end	\$45	\$53	18.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	14.2%	--		
Tier 1 risk based capital ratio	16.0%	19.0%	--		
Total risk based capital ratio	17.3%	20.2%	--		
Return on equity ¹	10.2%	20.2%	--		
Return on assets ¹	1.4%	3.1%	--		
Net interest margin ¹	4.3%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	169.4%	12593.5%	--		
Loss provision to net charge-offs (qtr)	90.5%	46.9%	--		
Net charge-offs to average loans and leases ¹	0.7%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.9%	0.0%	1.7%	0.0%	--
Closed-end 1-4 family residential	3.7%	0.0%	0.0%	0.0%	--
Home equity	1.8%	0.1%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.1%	--
Total loans	1.6%	0.0%	0.2%	0.1%	--